

## **ACCESS TO DENTAL CARE MEDICAID PACKET**

The Florida Dental Association (FDA) is committed to working with state and local leaders to help educate and impact the lives of Floridians who do not have access to routine dental care. Every year the FDA looks at several different programs and services that attempt to provide dental care; and while many of them are quite successful in their efforts, much more needs to be done to provide meaningful solutions to an ongoing problem. The FDA recognizes that addressing the issue of access to dental care will require a multi-faceted approach. The items listed below as a whole could potentially result in positive measures and outcomes for many people in the underserved areas around the state – only if the Legislature is willing to provide adequate funding and address the administrative barriers.

### **Increase Medicaid Dental Reimbursement Rates**

Reimbursement rates for Medicaid dental providers have not been increased in Florida in over 20 years. It is extremely difficult for Medicaid dental providers to operate receiving 20 year old fees at the current cost of providing dental care. Of all 50 states, Florida ranks 49th for having the lowest Medicaid dental reimbursement fees, which equates to about 25% of dental providers' usual and customary rates. This issue is one that will definitely need to be addressed as the state continues to move more toward managed-care in the Medicaid program.

### **Reduce Administrative Barriers and Burdens of the Medicaid Program**

Many dentists are concerned about the cumbersome amount of administrative paperwork that is tied directly to becoming a Medicaid dental provider, such as provider contracts, pre-authorization requirements and claims process. Unfortunately, this area has been a major barrier for dentists who may have been interested in becoming a Medicaid provider.

### **Dental Student Loan Repayment Program and Scholarships for Dental Students**

Current law, s. 381.0302, Florida Statute, provides statutory authority for the state to reimburse dentists for their student loans if they commit to working full-time in an underserved area. Additionally, the state has the authority to offer scholarships to dental students who agree to provide services in a public health program or in a medically underserved area. At this time, neither program is being funded by the state. During the time when the programs were funded between 1994 through 1996, data shows that some of the dentists remained in the underserved areas even after fulfilling their commitment to the student loan program. This is a proven and effective tool that is available for the state to utilize to help address the access to dental care concerns around the state.

### **Low Interest Loans (for purchase of a dental office)**

After graduating from dental school, many dentists find themselves in a challenging position in determining what their next steps will be and where to open-up a dental practice. In addition to accumulating around \$200,000 in student loans, the thought of taking out another loan to purchase and open a dental office can be daunting.

In order to encourage more dentists to think about setting up their practice in a dental shortage area, the state should consider offering low-interest loans (prime-rate only) for either a 10 or 15 year period for the purchase of a dental office and dental equipment. The dentists would have to commit to work in the underserved area for the life of the loan. After completion of the loan payment by the state, the dentist becomes the owner of the facility without further obligation. Providing this type of assistance can create viable options for dentists to contemplate as they decide what areas around the state they would like to practice.